



HQ Air Force Personnel
Center



Federal Long Term Care Insurance Program

(Updated Dec 03)

Long Term Care (LTC)

AFPC



■ What is it?

- Insurance to help pay for chronic, long-term care (such as help getting out of bed or help eating or dressing) due to an illness, accident, or the normal aging process
- Long Term care is provided in many different settings, such as
 - Assisted living facilities
 - Nursing homes
 - At home

Long Term Care (LTC)



- What long term care isn't!
 - Long term care is not the same as acute medical care
 - Long term care is not always administered in a nursing home
 - Most long term care is not covered by Medicare or health insurance programs such as TRICARE and Federal Employees Health Benefits. Medicare pays a limited amount of “skilled nursing care”

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- Who is eligible to apply for the insurance?
 - Employees/Members
 - Federal employees
 - Members of the uniformed services
 - Annuitants/Retirees
 - Federal annuitants
 - Retired members of the uniformed services
 - Current spouses and adult children (age 18 and over, including adopted and stepchildren) of living employees/members and annuitants/retirees
 - Parents, parents-in-law, and stepparents of living employees and members of the uniformed services

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■ ALSO eligible to apply:

- Surviving spouses of deceased Federal employees and annuitants who are receiving a Federal survivor annuity
- Surviving spouses of deceased members and retired members of the uniformed services who are receiving an annuity from the uniformed services
- Persons receiving compensation payments from the Department of Labor
- **Deferred Federal annuitants who separate with title to annuity and “grey reservists” even if they are not receiving their annuity/retired pay yet**
- Members of the Selected Reserve and National Guard

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- Who is sponsoring the Federal long term care insurance program?
 - The Office of Personnel Management (OPM)
 - Public Law 106-265, the Long Term Care Security Act
- Who is the long term care insurance carrier?
 - Long Term Care (LTC) Partners (Metropolitan Life Insurance Company & John Hancock Life Insurance Company)

Long-Term Care (LTC)



- Effective Date
 - 1st of the month after application is approved

- Billing options
 - Payroll deduction
 - Automatic bank withdrawal
 - Direct billing from LTC Partners

Long Term Care (LTC)



■ How do I apply?

- You may obtain an application by calling LTC Partners 1-800-LTC-FEDS (1-800-582-3337) or visiting their website (www.ltcfeds.com) or OPM's website www.opm.gov/insure/ltc
- On the application, you will
 - Answer questions about your health (this is known as “underwriting”)
 - Select the coverage you want to buy (daily benefit amount, benefit period, waiting period, and inflation protection option)
 - Indicate your preferred payment option
- Submit your application directly to LTC Partners

Long Term Care (LTC)



What are the underwriting requirements?

- Abbreviated underwriting
 - New or newly eligible employees/members, their spouses or newly married spouse of employee/member can apply within 60 days of becoming eligible
 - 7 health-related questions for employees/members, 9 for spouses (if the 3 or 5 year benefit period is elected)
- Full underwriting
 - All other applicants will have full underwriting
 - Full underwriting takes a closer look at your medical history and your current lifestyle
 - You will answer the same questions that appear on the abbreviated underwriting forms plus several additional questions, review of medical records, and/or interview

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LTC HOME - Microsoft Internet Explorer provided by AFPC

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Address http://www.ltcfeds.com/

1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557) Home | Help | Site Map | Glossary | FAQs | OPM LTCI Web Site

SEARCH GO

INFORMATION KIT | ABOUT US | CONTACT US LONG TERM CARE BASICS | ABOUT LTC INSURANCE | PLANNING TOOLS | THE FEDERAL PROGRAM

The Federal Long Term Care Insurance Program

Welcome
The Federal Long Term Care Insurance Program

What you should know about long term care?

How does long term care work and who pays for it?

Should I think about getting long term care insurance?

FEDERAL PROGRAM

Read about the available benefits and why the Federal Program may be right for you!

Am I eligible to apply for the Federal Program?

TAKE THE LTC QUIZ

Apply Now

APPLY ONLINE
DOWNLOAD APPLICATION

Resource

- Cost of Care
- Premium Calculator
- Links to the OPM Website (Frequently Asked Questions)
- Apply Online
- Benefit Information

You Can Still Apply!

Although Open Season has ended, if you are in an eligible group, you can still apply for Federal Long Term Care Insurance. This is the **only** long term care insurance program sponsored by the U.S. Office of Personnel Management.

[Click Here to Learn More](#)

I told my children that when I applied for the OPM-sponsored Federal Long Term Care Insurance Program, I was going to make the insurance certificate one of their presents because it benefits them as much as it benefits my husband and me. Through

Done

What will you find on the LTC website?

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COST OF CARE - Microsoft Internet Explorer provided by AFPC

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Address http://www.ltcfeds.com/NASApp/ltc/do/assessing_your_needs/costofcare?action=costofcare

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The Federal Long Term Care Insurance Program

PLANNING TOOLS

- > Overview
- > Take the Tour
- > Use the Tools
 - Who Receives Long Term Care
 - Cost of Care in Your Area
 - Self Funding
 - Calculate Your Premium
 - Summary

DID YOU KNOW?

In a survey in 2002, Nursing Home costs ranged from \$84.13 per day (Shreveport,

Cost of Care in Your Area

Home health care — which most people prefer — is usually the least expensive form of [long term care](#) ("LTC"); assisted living is more expensive, and nursing home care usually costs the most.

The Federal Long Term Care Insurance Program can help pay for these and a number of other types of care.

LTC costs vary in different parts of the country. To see average costs in your area, select from the drop-down menus below, select the state where you expect to receive care, and the nearest city. Then click on "CALCULATE" to see the average cost of long term care in your area.

CALCULATOR

First select the state where you expect to receive long term care

APPLY ONLINE
DOWNLOAD APPLICATION

Resources

PREMIUM CALCULATOR
PAYROLL IDENTIFIER
RESOURCE LIBRARY

Find out the cost of Long Term Care in your area

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PREMIUM CALCULATOR - Microsoft Internet Explorer provided by AFPC

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Address https://www.ltfeds.com/NASApp/ltc/do/assessing_your_needs/ratecalc

1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557) Home | Help | Site Map | Glossary | FAQs | OPM LTCI Web Site

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Apply N

PLANNING TOOLS

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NEED HELP?

If you are unable to use our calculator for any reason, please contact us for

CALCULATOR ONE

Step One - Select Your Date of Birth

Done Local intranet

You can calculate a pre-packaged plan or you can customize a plan

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http://www.ltcfeds.com/about/resource_library/documents/Full_Underwriting_Application.pdf - Microsoft Internet Explorer pr...

The Federal Long Term Care Insurance Program

John Hancock MetLife

- Sponsored by the U.S. Office of Personnel Management
- Offered by John Hancock Life Insurance Company and Metropolitan Life Insurance Company
- Administered by Long Term Care Partners, LLC

FULL UNDERWRITING APPLICATION

Valid beginning January 1, 2003

New and newly eligible employees and their spouses and newly married spouses of employees applying within 60 days of becoming eligible should NOT use this form.

Call for a different application.

PART A | PERSONAL INFORMATION

Name FIRST MIDDLE INITIAL LAST
(AFFIX LABEL HERE)

Street Address

City State/Territory
Country ZIP/Foreign Postal Code

IMPO
If you are the individual whose name is on the address label affixed to your Plan Proposal, attach this label to the application for coverage, remove the original label, and place it here. If the label is misplaced or if you are not the individual who is named on the address label, please attach a copy of the label with the required information.

You can download the application or apply online

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- What is AFPC/DPCMB's role in the LTC program?
 - To be the conduits in directing employees where to go for answers, as opposed to answering the questions directly
 - To assist OPM and LTC Partners in providing publicity about the program

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- What is LTC Partners' responsibility?
 - Distribute program information
 - Employee briefings have been scheduled at selected base installations starting in Aug 02
 - Provide counseling and application kits
 - Process employee's Long Term Care enrollment application
 - Process employee's billing option, to include direct contact with DFAS, as applicable